

Information to identify the case:

Debtor 1:	Jennifer Lee Saldicco			Social Security number or ITIN: xxx-xx-0019
	First Name	Middle Name	Last Name	EIN: _____
Debtor 2: (Spouse, if filing)	First Name Middle Name Last Name			Social Security number or ITIN: _____
				EIN: _____
United States Bankruptcy Court:	Southern District of New York			Date case filed for chapter: 13 6/10/22
Case number:	22-35375-cgm			

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

10/20

For the debtor(s) listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

The staff of the bankruptcy clerk's office and the office of the U.S. Trustee cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Jennifer Lee Saldicco	
2. All other names used in the last 8 years	aka Jennifer L. Saldicco, fka Jennifer L. Koch	
3. Address	93 Tonetta Lake Way Brewster, NY 10509	
4. Debtor's attorney Name and address	Wendy Marie Weathers Clair Giersten & Weathers, PLLC 4 New King Street Suite 140 White Plains, NY 10604	Contact phone 914-472-6202 Email: wendy@cqwsq.com
5. Bankruptcy trustee Name and address	Krista M. Preuss Chapter 13 Standing Trustee 399 Knollwood Road White Plains, NY 10603	Contact phone (914) 328-6333 Email: info@ch13kp.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at pacer.uscourts.gov .	355 Main Street Poughkeepsie, NY 12601 Clerk of the Bankruptcy Court: Vito Genna	Office Hours: <u>Monday – Friday 8:30 AM – 5:00 PM</u> Contact phone 845-452-4200 Date: 6/10/22

For more information, see page 2

7. Meeting of creditors Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	July 11, 2022 at 10:00 AM The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket. Debtor should bring this notice to the first meeting of creditors, together with any other documents requested by the trustee.	Location: Teleconference *ONLY*, Contact Trustee (see Trustee Section), for direction
8. Confirmation hearing Debtors must attend the Confirmation hearing.	August 16, 2022 at 09:05 AM	Location: Contact chambers for Zoom Meeting ID, and Password, CGM Zoom Videoconference
9. Deadlines The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	<p>Deadline to file a complaint to challenge dischargeability of certain debts:</p> <p>You must file:</p> <ul style="list-style-type: none"> • a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f) or • a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4). <p>Deadline to object to confirmation:</p> <p>Deadline for all creditors to file a proof of claim (except governmental units):</p> <p>Deadline for governmental units to file a proof of claim (except as otherwise provided in Fed. R. Bankr. P. 3002(c)(1)): Filing deadline: 180 days after the date of the order for relief</p> <p>Deadline for holder(s) of a claim secured by a security interest in the principal residence pursuant to Rule 3002(c)(7)(A): Filing deadline: 8/19/22</p>	Filing deadline: 9/9/22
All Proofs of Claim must be filed electronically on the Court's website or mailed to the court at the address listed in section 6.	Deadlines for filing proof of claim: A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at www.uscourts.gov or any bankruptcy clerk's office. If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed. Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.	
10. Filing of plan	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Filing a chapter 13 bankruptcy case	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
13. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at https://pacer.uscourts.gov . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
14. Discharge of debts	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.	

Certificate of Notice Pg 3 of 4

United States Bankruptcy Court

Southern District of New York

In re:

Jennifer Lee Saldicco

Debtor

Case No. 22-35375-cgm

Chapter 13

District/off: 0208-4

User: admin

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Date Rcvd: Jun 10, 2022

Form ID: 309I

Total Noticed: 26

The following symbols are used throughout this certificate:

Symbol**Definition**
+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 12, 2022:**

Recip ID	Recipient Name and Address
db	+ Jennifer Lee Saldicco, 93 Tonetta Lake Way, Brewster, NY 10509-2915
tr	+ Krista M. Preuss, Chapter 13 Standing Trustee, 399 Knollwood Road, White Plains, NY 10603-1931
7950742	+ Donald Saldicco, 93 Tonetta Lake Way, Brewster, NY 10509-2915
7950743	+ Edfincslfs, 123 Center Park Drive, Knoxville, TN 37922-2166
7950744	+ Edfinsvcs, 252 N. Peters Rd, Suite 100, Knoxville, TN 37923
7950745	+ Fay Servicing Llc, 440 S Lasalle St Fl 20, Chicago, IL 60605-1028
7950747	+ Friedman Vartolo LLP, 85 Broad Street, Suite 501, New York, NJ 10004-1734
7950754	+ Opensky Cbnk, 101 Crossways Park Dr W, Woodbury, NY 11797-2020
7950755	+ Pace University, 1 Pace Plz, New York, NY 10038-1598

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: wendy@cgwesq.com	Jun 10 2022 19:00:00	Wendy Marie Weathers, Clair Gjersten & Weathers, PLLC, 4 New King Street, Suite 140, White Plains, NY 10604
smg	Email/Text: labor.sm.ui.bankruptcy@labor.ny.gov	Jun 10 2022 19:01:00	N.Y. State Unemployment Insurance Fund, P.O. Box 551, Albany, NY 12201-0551
smg	+ Email/Text: USANYS.Bankruptcy@usdoj.gov	Jun 10 2022 19:01:00	United States Attorney's Office, Southern District of New York, Attention: Tax & Bankruptcy Unit, 86 Chambers Street, Third Floor, New York, NY 10007-1825
ust	+ Email/Text: ustpregion02.pk.ecf@usdoj.gov	Jun 10 2022 19:01:00	United States Trustee, Office of the United States Trustee, 11A Clinton Ave., Room 620, Albany, NY 12207-2370
7950734	EDI: CAPITALONE.COM	Jun 10 2022 23:03:00	Cap One, Po Box 85015, Richmond, VA 23285-5075
7950735	+ EDI: WFNNB.COM	Jun 10 2022 23:03:00	Cb/Express, Po Box 182789, Columbus, OH 43218-2789
7950737	+ EDI: WFNNB.COM	Jun 10 2022 23:03:00	Comenitybank/Jcrew, Po Box 182789, Columbus, OH 43218-2789
7950738	+ EDI: WFNNB.COM	Jun 10 2022 23:03:00	Comenitybank/Victoria, Po Box 182789, Columbus, OH 43218-2789
7950739	+ Email/PDF: creditonebknotifications@resurgent.com	Jun 10 2022 19:02:07	Crdtobnk, 585 S. Pilot Street, Las Vegas, NV 89119-3619
7950740	+ Email/Text: electronicbkydocs@nelnet.net	Jun 10 2022 19:01:00	Dept Of Education/Neln, 121 S 13th St, Lincoln, NE 68508-1904
7950746	Email/Text: ECF@fayservicing.com	Jun 10 2022 19:01:00	Fay Servicing LLC, 1601 LBJ Freeway, Suite 150, Dallas, TX 75234
7950749	+ Email/PDF: resurgentbknotifications@resurgent.com	Jun 10 2022 19:02:04	Lvny Funding Llc, Po Box 1269, Greenville, SC 29602-1269

District/off: 0208-4

User: admin

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Date Rcvd: Jun 10, 2022

Form ID: 309I

Total Noticed: 26

7950751	+ Email/Text: bankruptcy@moneylion.com	Jun 10 2022 19:01:00	Moneylion Inc, Po Box 1547, Sandy, UT 84091-1547
7950752	+ EDI: NFCU.COM	Jun 10 2022 23:03:00	Navy Federal Cr Union, Po Box 3700, Merrifield, VA 22119-3700
7950753	+ Email/Text: consumerhelpdesk@omega-rms.com	Jun 10 2022 19:01:00	Omega Rms, 7505 W Tiffany Springs Parkway Suite 500, Kansas City, MO 64153-1313
7950756	+ EDI: PRA.COM	Jun 10 2022 23:03:00	Portfolio Recov Assoc, 150 Corporate Blvd, Norfolk, VA 23502-4952
7950757	+ EDI: BLUESTEM	Jun 10 2022 23:03:00	Webbank/Fingerhut, 6250 Ridgewood Rd, Saint Cloud, MN 56303-0820

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
7950736		Cb/Ny&Co
7950741		Deptdeinelnet
7950748		Kohls/Cap1
7950750		Moneylion

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 12, 2022

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 10, 2022 at the address(es) listed below:

Name	Email Address
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Krista M. Preuss

info@ch13kp.com kpreuss13@ecf.epiqsystems.com

United States Trustee

USTPRegion02.PK.ECF@USDOJ.GOV

Wendy Marie Weathers

on behalf of Debtor Jennifer Lee Saldicco wendy@cgwesq.com 13443@notices.nextchapterbk.com

TOTAL: 3